

The chart below illustrates examples to help determine when a spouse should be enrolled in their own employer's plan.

Situation	Spouse required to obtain available coverage	Spouse NOT required to obtain available coverage	State Coverage Indicator P = Primary S = Secondary if Spouse is enrolled in State coverage
<b>Actively Employed</b>			
Spouse is employed full-time, is eligible for health care coverage and employee contributes 50% or less of the premium for the lowest active employee only health benefit plan.	X		S
Spouse is employed full-time, is eligible for health care coverage and employee contributes more than 50% of the premium for the lowest active employee only health benefit plan.		X	P
Spouse is in active military duty.	X		S <sup>1</sup>
Spouse is self-employed and, as sole proprietor, he or she would have to contribute 100% of health care cost.		X	P
Spouse is a partner and partnership offers a health benefit plan to any full-time employee and/or pensioner with the employee or pensioner contributing 50% or less of the premium for the lowest active or retiree health benefit plan available through his or her employer.	X		S
Spouse is an owner or part owner of a corporation or company and company offers a health benefit plan to any full-time employee and/or pensioner with the employee or pensioner contributing 50% or less of the premium for the lowest active or retiree health benefit plan available through his or her employer.	X		S
Spouse's employer only offers an HMO program and the spouse does not reside in the HMO program services area.		X	P
Spouse is employed full-time and in lieu of a health plan, the spouse is receiving a cash benefit equal to more than 50% of the State's lowest employee only health benefit plan.	X <sup>2</sup>		S
Spouse is employed full-time and in lieu of a health plan, the spouse is receiving a cash benefit equal to 50% or less of the State's lowest employee only health benefit plan.		X	P

Situation	Spouse required to obtain available coverage	Spouse NOT required to obtain available coverage	State Coverage Indicator P = Primary S = Secondary if Spouse is enrolled in State coverage
<b>Non-Medicare Eligible Retiree</b>			
Spouse is retired, is eligible, or was eligible at the time of retirement, for retiree non-Medicare health care coverage and former employee contributes 50% or less of the lowest employee only health benefit plan premium.	X		S <sup>3</sup>
Spouse is retired, is eligible, or was eligible at the time of retirement, for retiree non-Medicare health care coverage and former employee contributes more than 50% of the lowest employee only health benefit plan premium.		X	P
Spouse is retired and in lieu of a retiree health plan, the spouse is receiving a cash benefit equal to more than 50% of the State's lowest employee only health benefit plan premium.	X <sup>2</sup>		S
Spouse is retired and in lieu of a health plan, the spouse is receiving a cash benefit equal to 50% or less of the State's lowest employee only health benefit plan premium.		X	P
<b>Medicare Eligible Retiree</b>			
Spouse is retired, is eligible, or was eligible at the time of retirement, for retiree Medicare supplement health care coverage and former employee contributes 50% or less of the lowest employee only health benefit plan premium.	X		p <sup>4</sup>
Spouse is retired, is eligible for, or was eligible at the time of retirement, for retiree Medicare supplement health care coverage and former employee contributes more than 50% of the lowest employee only health benefit plan premium.		X	P
Spouse is retired and in lieu of a retiree health plan, the spouse is receiving a cash benefit equal to more than 50% of the State's lowest employee only health benefit plan premium.	X <sup>2</sup>		S
Spouse is retired and in lieu of a health plan, the spouse is receiving a cash benefit equal to 50% or less of the State's lowest employee only health benefit plan premium.		X	P

<b>Retired and Actively Employed Full Time</b>  <b>This section relates to the requirement for a retired spouse to enroll in health care coverage with an employer if returning to active full-time employment. Please refer to prior sections for requirements to enroll in retiree coverage as retiree coverage must be maintained in these scenarios.</b>	<b>Spouse required to obtain available coverage from current full-time employer</b>	<b>Spouse NOT required to obtain available coverage from current full-time employer</b>	<b>State Coverage Indicator</b> <b>P = Primary</b> <b>S = Secondary</b> <b>if Spouse is enrolled in State coverage</b>
Spouse is retired from an employer (other than the State), does not have retiree health care coverage, and is currently employed full-time with another employer who offers coverage and employee contributes 50% or less of the premium for the lowest active health benefit plan premium.	X		S
Spouse is retired from an employer( other than the State), does not have retiree health care coverage, and is currently employed full-time with another employer who offers coverage and employee contributes more than 50% of the premium for the lowest active health benefit plan premium.		X	P
Spouse is retired from an employer (other than the State), is covered under the retiree non-Medicare health care coverage of their former employer, and is currently employed full-time with another employer, is eligible for health care as an active employee and the employee contributes 50% or less of the premium for the lowest active employee only health benefit plan premium		X	S <sup>5</sup>
Spouse is retired from an employer (other than the State), is covered under the non-Medicare retiree health care coverage of their former employer, and is currently employed full-time as an active employee and the employee contributes more than 50% of the premium for the lowest active employee only health benefit plan premium.		X	S <sup>6</sup>
Spouse is retired from the military, has Tricare insurance, and is currently employed full-time as an active employee and their employee contributes 50% or less of the premium for the lowest active employee only health benefit plan premium.	X <sup>7</sup>		S
Spouse is retired from the military, has Tricare insurance, and is currently employed full-time as an active employee and their employee contributes more than 50% of the premium for the lowest active employee only health benefit plan premium.		X	P
Spouse is retired from an employer (other than the State), is covered under the retiree Medicare health care coverage of their former employer, and is currently employed full-time with another employer with 20 or more employees, is eligible for health care as an active employee and the	X <sup>7</sup>		S

employee contributes 50% or less of the premium for the lowest employee only health benefit plan premium.			
<b>Retired and Actively Employed Full Time</b>	<b>Spouse required to obtain available coverage from current full-time employer</b>	<b>Spouse not required to obtain available coverage from current full-time employer</b>	<b>State Coverage Indicator P = Primary S = Secondary  if Spouse is enrolled in State coverage</b>
Spouse is retired from an employer (other than the State), is covered under the Medicare retiree health care coverage of their former employer, and is currently employed full-time as an active employee with another employer with 20 or more employees and the employee contributes more than 50% of the premium for the lowest employee only health benefit plan premium.		X	P
Spouse is retired from an employer (other than the State), is covered under the retiree Medicare health care coverage of their former employer, and is currently employed full-time with another employer with less than 20 employees, is eligible for health care as an active employee. Employer percentage of contribution is not a factor with employer of less than 20 employees.		X	p <sup>8</sup>

**Policy Effective Date 1/1/93**

**Policy Modified Effective 7/1/11, 5/1/15, 5/1/16 and \_\_\_\_\_**

**1 – Spouses in active military service should check on coordination of benefits with other carriers as Tricare requires approval for coordination.**

**2 - The available coverage referenced here would be coverage through the healthcare marketplace**

**3 -If the Employee or Pensioner's spouse, retired after June 30, 2011, did not enroll in available non-Medicare retiree coverage through their employer at the time of retirement, then the spouse is not eligible for primary coverage through the State plan.**

**4 - The State plan is primary while the State employee is actively employed as active plans are primary to Medicare and Medicare supplement plans. Despite the fact that the State plan is primary while the State employee is actively employed, upon the State employee's retirement the spouse's former employer's Medicare supplement plan becomes primary. Given this scenario, the spouse must enroll in Medicare A and B and their former employer's Medicare supplement plan upon retirement, if the spouse is not able to enroll in their former employer's Medicare supplement plan in the future. If the Employee's spouse does not enroll in Medicare and the available Medicare supplement plan at the time of retirement and cannot enroll in the Medicare supplement plan in the future, the State plan will not be primary coverage for the spouse when the State employee retires, leaving the spouse with the State plan paying 20% of allowable charges for services covered under the Medicare supplement plan. In addition, if a spouse's former employer is offering a Medicare Advantage Plan or similar plan which does not coordinate with a**

Medicare supplement plan, the spouse must enroll in that plan and cannot enroll in the State's Medicare supplement plan.

5 - In this situation, the Employee or Pensioner spouse's retiree non-Medicare plan is primary to the State's health plan. At the time when the spouse becomes Medicare eligible, the spouse must enroll in Medicare A and B and their former employer's retiree Medicare supplement plan.

6- Spouse's non-Medicare coverage through former employer is primary and coverage as spouse of State employee or retiree is secondary. At the time when the spouse becomes Medicare eligible, the spouse must enroll in Medicare A and B and their former employer's retiree Medicare supplement plan.

7 – If the State employee is retired and the spouse is Medicare eligible, the spouse is not required to enroll in their full-time employer's coverage as long as they are enrolled in Medicare Part A and B, and their former employer's health care coverage. The State Medicare supplement plan would be tertiary (third billed).

8 – If the State employee is active, the spouse's State coverage is primary to the former employer's Medicare supplement plan. However, if the State employee is retired, the spouse's former employer's Medicare supplement plan is secondary to Medicare and the State's Medicare supplement plan would be tertiary (third billed).